

KML LAW GROUP, P.C.
THE BNY INDEPENDENCE CENTER
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April 18, 2022

Georgette Miller, Esquire
Margolis Edelstein
The Curtis Center, 170 South Independence Mall West, Suite 400
Philadelphia, PA 19106

RE: **NOTICE OF DEFAULT UNDER COURT APPROVED STIPULATION**
FLAGSTAR BANK vs. Stephanie Brooks-Manning
Case No. 18-15889 ELF
Last 4 Digits of Loan No. 6566

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within ten (10) days of this Notice.

- Regular mortgage payments for the months of August 2020 to November 2020, in the amount of \$2,590.20 per month;
- Regular mortgage payments for the months of December 2020 to November 2021, in the amount of \$2,512.66 per month;
- Regular mortgage payments for the months of December 2021 to April 2022, in the amount of \$2,502.38 per month;

The total due is \$53,024.62 and must be received on or before May 3, 2022

- The monthly payment for May 2022 will be due on the 1st day of the month and is not included in the figure listed above.

NOTICE TO BORROWER: Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

If you have proof that payments were made, fax that proof to our office at 215-825-6406. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.
/s/ Rebecca A. Solarz, Esquire
Rebecca A. Solarz Esquire
KML Law Group P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-825-6327

cc: Stephanie Brooks-Manning